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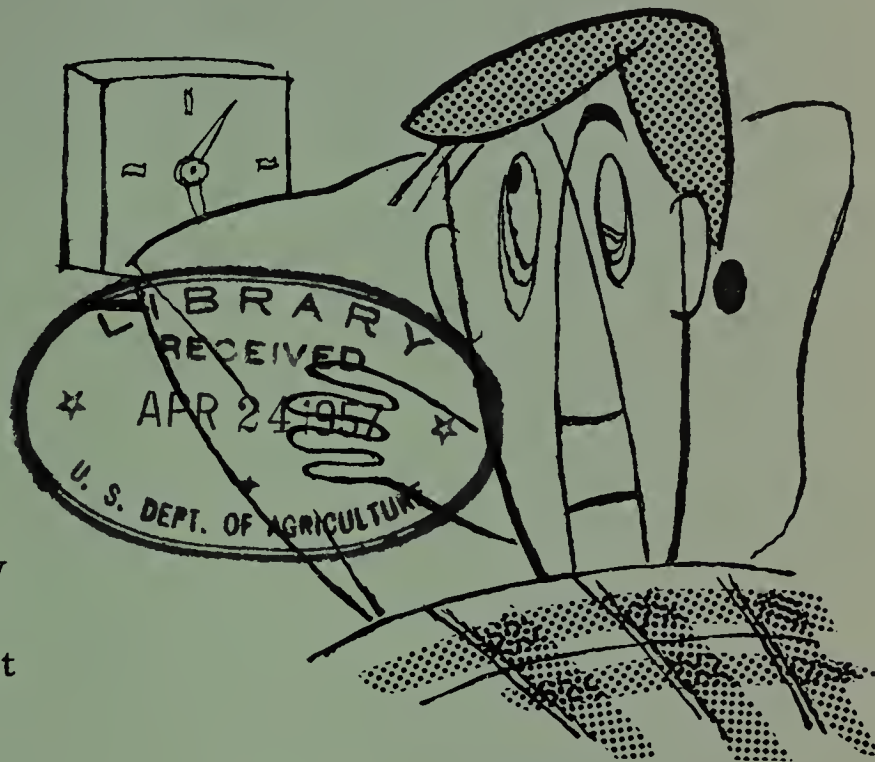
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# SALES TALK

Suggestions and Materials  
for Developing County  
Crop Insurance Programs

FEDERAL CROP INSURANCE CORPORATION . . . . . Washington, D.C.

## IT'S TIME TO PLANT!



Both for the farmer and for you. Very soon the farmer will make another investment in his future.... a future that may or may not be assured or insured .... that is where you come in.

Now is the time for you to plant a few seeds of your own. These seeds are ideas.... Ideas on how to make that farmer realize what you have to offer has very much to do with his future.... and, for that matter, your future.

To sell anything you must first believe in it, and to believe in it you must understand it. Take a look at what you know about the product you are selling. If you find that you haven't been telling the real story, don't be afraid to admit past mistakes. Find out everything you can about Federal Crop Insurance. You need all the facts.... one fact can change the outcome of everything. Throw away all the old ideas that haven't worked anyway.... Evaluate your past experience and probe for new approaches. Ideas come from past experiences.... you merely rearrange them into new combinations

Actually, to sell you must be creative. Being creative is not confined to realm of genius. You can be creative.... but first you must break the bonds of conventional thinking. Experiment.... juggle ideas. For the idea that has failed, develop a better one or change the old approach so that it will be effective. Without ideas.... without positive plans to overcome excuses and criticisms.... you go into battle unarmed.... unprepared and ripe for failure.

DECEMBER, 1955



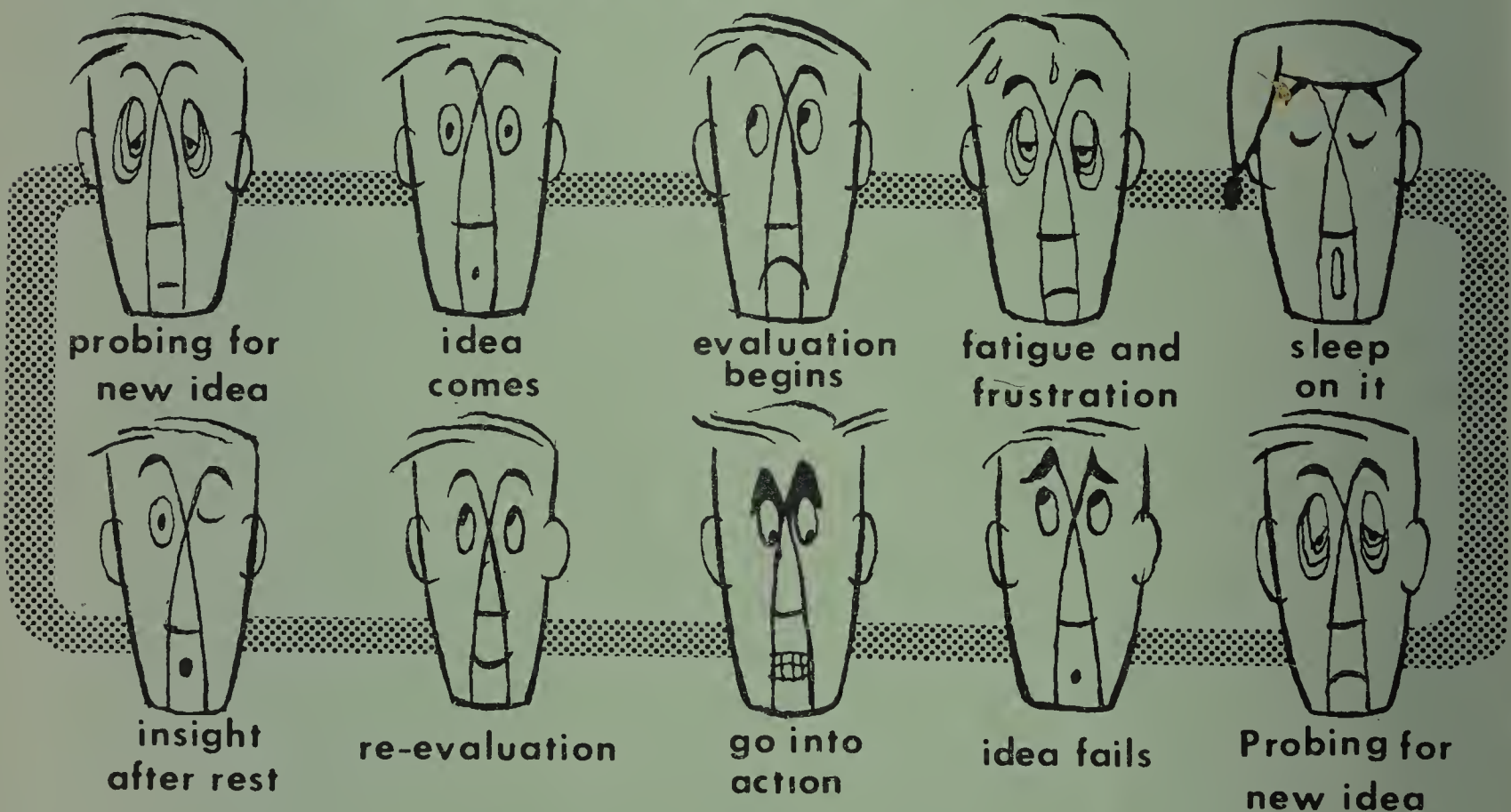
To get across or sell an idea you must have a potential outlet, and you have that outlet.... every eligible farmer who is making a crop investment in his future.

He is apt to be pretty selfish about his future because he has money tied up in it. Money that hasn't come easy. He has his own ideas.... Listen to them .... from his ideas may come the acceptance of your ideas. No idea that was ever worth anything was easy to sell. Society will generally reject anything it is not ready for. But that doesn't mean there is not a need for it. It does mean that they have to be sold.... convinced of its value.

You can sell because you are engaged in personally valuable work, and because the product you are selling.... INVESTMENT PROTECTION .... will cushion the blow when the farmer comes up short on what he has to sell .... his crops.

Now is the time to plant these facts.... to drop these seeds.... and to protect the investment of both the farmer and yourself.

## IF AT FIRST YOU DON'T SUCCEED....





AGENTS ARE DIFFERENT. . . .

You Sell PROTECTION

You're selling insurance so you don't think of it simply in terms of collection. Some of your prospects may until you improve their understanding of what insurance IS and MUST BE.

They Will Stay

Insurance is protection against what could happen.... so you are selling protection. You want policyholders who buy protection. They will be the ones who stay with you year after year. They want a good crop every year but they want protection every year too, because they know what could happen. They don't forget the past. They don't predict the future. They insure to be sure.

Counter-Point

Never let the prospect get you to thinking in terms of the frequency of collection being the important consideration in his decision to be on a sounder business basis with all-risk protection. He doesn't know and you don't know how often he will collect or can expect to collect. There is no certainty that any crop that is planted will come through to a bumper harvest. You should never fail to counter with this fact when prospects start trying to tell you how much they can be sure of making.

The Unexpected

Insurance protects against the unknown.... against what can happen to any insured, will happen to some and may happen this year, next year or any year to the man you are talking to, regardless of what he may say about what he can expect. It isn't the expected returns that have created the need for crop insurance, but the unexpected failures that happen so frequently and in the best counties and on the best farms. In reading about crop disasters on other farms and in other areas, the farmer could well call to mind the thought that has become a basic illustration of humility.... "There but for the Grace of God go I."



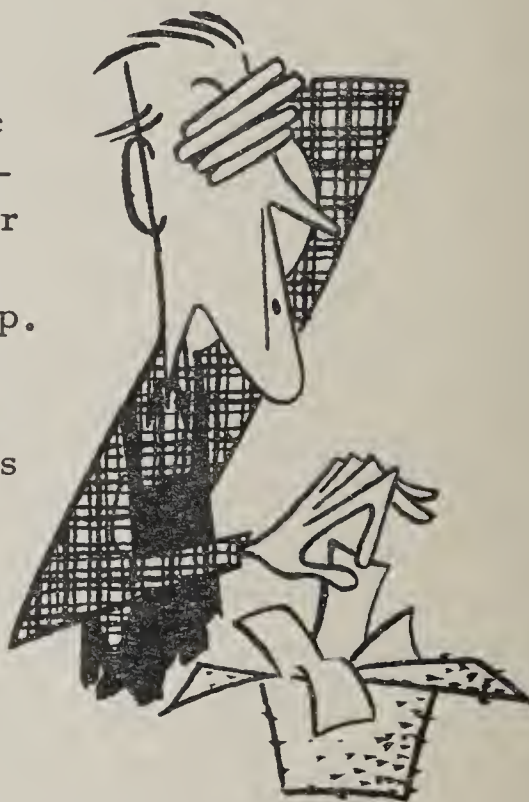


## You Know the Value of INSURANCE PROTECTION

How often losses will occur is a debatable subject into which many prospects will try to lure the agent. This is a matter for the statisticians. A subject on which crop insurance experience naturally shows that even the experts hindsight is far superior to their foresight or their statistics. Frequency of loss can only be predicted with reasonable accuracy over a broad base and varying periods of time.... depending upon the uncertainties involved in the actuarial statistics from which such predictions can be made.

### Protection - Not Collection

As far as you and your prospect know, this could be his loss year. It may not be, but it could be. The reason for insurance is that where and when disasters will strike cannot be predicted. There have been no consulting services developed to tell men that this is the year that they should increase their life insurance because this is the year that their number is up. Insurance has developed as protection against what could happen. It enables those who face mutual risks to join together and pay premiums so that compensation can be made from these premiums to those whose risk of loss becomes an actual loss. That's why insurance agents sell protection -- not collection.



### No Crystal Ball

As a crop insurance agent, you and your prospects can no more predict whose crops will be struck by unavoidable causes of loss than the life insurance agent can tell for which policyholder he will have the sad duty of taking the next insurance check to the beneficiaries left behind. The value of insurance protection increases as the percentage of participation goes up. Protection against all unavoidable losses in a county or an area could only be provided if all farmers were insured.

### You Offer an Insurance BARGAIN

The rate reflects the risk of loss. It does not reflect when and where the losses will occur. Future experience may adjust it upward or downward since its function is to pay the losses that actually occur. Many crop insurance agents make the mistake of thinking that an 8-to-1 relationship between coverage and rate means that the farmer should have one loss



every eight years. This would be sensational predicting. It does reflect an 8-to-1 risk, but not necessarily over just eight years and not evenly spread among all insured farmers. Losses don't occur in such a predictable manner. Rates must necessarily reflect averages, however complicated the formula for arriving at them may be. What we call a "normal person" for example, must necessarily be a product of some system of averaging out to arrive at the standard so that you wind up with no such living example of a "normal person" but all of us grouped on one side or the other of the normal line at varying distances.

### Reasonable

You know that the rate is reasonable. This is illustrated by the loss experience of crop insurance to date and, of course, completely substantiated by the fact that administrative costs are not yet included in the rate the farmer pays for his crop insurance protection. He is actually being offered an insurance bargain notwithstanding any arguments to the contrary. Anything that you can buy at less than its cost falls in the bargain field. The protection that you have to offer is a real bargain for the farmer at the present rates. That's why your aggressive efforts to sell the farmer what you have to offer should never be turned aside or slowed down by his desire to have a better bargain.



### You Thrive On SALES RESISTANCE

You know the protection you have to sell is valuable and important when crop losses strike. You should never step aside from the challenge offered your intelligence by the prospect who says that "if I make that low, I'd just as well have a total loss" or "if my returns go below your coverage, the little that I would get wouldn't help."

### A Challenge

There are agents who find this one of the most difficult sales resistances to get around. It is just one of the many efforts that prospects will make to resist buying what you have to sell. Sales resistance is a good thing from your standpoint. It is what causes the need for salesmen in the first place. It is what makes selling interesting and challenging. It is what keeps every one from spending far beyond their means. It simplifies future servicing because it promotes understanding.

The above statement actually has caused some agents to decide that the solution to this sales resistance is more coverage. Actually the agent can get a big assist from it. Your prospect has admitted that it would be a rough situation if he fell below our protection. He has also told you something that he doesn't believe himself, but thinks that maybe you are simple enough or timid enough to go along with. He knows just as well as you do that "half a loaf is better than none." That sentence hasn't been quoted so often for any other reason except that it is an important truth. It may seem like a small return to him compared to what he hopes to make and you can't blame a man for wanting his returns to be high and his finances in good shape. Certainly his finances will be in much better shape when crop failure strikes down his high hopes if you are successful in getting him to protect the amount of his investment that you can insure on an all-risk basis.



#### A Friend In Deed

You don't want to make him angry because that builds an emotional sales resistance against you that very likely will be impossible to overcome. You do want to get him to see and agree (probably without admitting that he was wrong) that the indemnity check that he is currently trying to sneer at could, under the circumstances when it would be received, seem much larger than it does when he is riding high financially as his statement would indicate. You want to get him to think in terms of the size of those indemnity dollars in the circumstances under which they would be paid and not as a percentage of his return in a bumper year for him. You are selling protection against crop catastrophe. You are a friend in deed if the crop failure that he doesn't want or expect occurs. If he placed the number of dollars of protection that you are talking about on the table in front of you and you walked out with it in your pocket, would that be a loss worth getting excited about? In that instance you would be the robber while in the case of crop failure it would be Mother Nature doing exactly the same thing with those dollars.

#### Dollars and Sense

Another approach might be to discuss with him what those dollars, small as they seem to him right now, would do. It's almost certain that in



discussing what they would do under such dire circumstances as a crop failure, that they will begin to assume some immediate importance because he is doing something with them every year that they come back as a part of his return from his crop production.

### Think Things Through

Once you start you can develop not one but many ways to overcome this obvious attempt to sidetrack your sales effort. You can do the same on every objection that you encounter IF YOU THINK THINGS THROUGH WITH THE OBJECTIVE OF SELLING. Your final results will show that you were able to sell more farmers on the value to them of crop insurance than were able to sell you that they didn't need it.

### You Know the FACTS

You're satisfied that crop insurance is a good thing for every eligible farmer to have. If you aren't.... you should be. The dissatisfied policyholder (present or past) isn't. He needs a repair job. Under such circumstances the normal tendency is to be sympathetic because that turns aside his dissatisfaction from you personally. Unfortunately, many who start out with good intentions and don't really intend to be too sympathetic, get themselves tangled up. They get in the awkward position from the standpoint of their intentions and responsibilities of having to continue to side with him in whole or in part. They have been too sympathetic. They have stepped over on his side of the desk and there is no one left on the scene to straighten either one of them out.

### Logic and Sympathy

Your sympathy should be strictly confined to the fact that he has a problem because it is a distressing thing to be in that position. If you are going to correct a misunderstanding or a desire for crop insurance to be a relief agency for him, you will have to be firm and logical right from the start. You can't afford to start backing up before you even know all the details. Facts can be developed in every case. Before you commit yourself to his presentation of them, you will need to ascertain what the true facts are. Perhaps the facts alone will do most of the job of starting to smooth his ruffled feathers or feelings. You are a responsible person. You are the Corporation's representative. You lose respect for yourself and crop insurance whenever you step out of character and help some one criticize or make them feel that if there were only more people like you in crop insurance everything would be okay.

If you can't get him to see the full picture or agree that it is an unfortunate situation but there is another side to it too, you should at

least get him to agree not to disagree with the facts and go about obtaining them if they are not already available to you.



### We Need You

There will always be some dissatisfied customers. We can steadily reduce this number by improving our sales and servicing, but we will always need crop insurance representatives who can handle problem customers and problem cases by putting water on the fire instead of adding fuel to it.

### You Can Help the Farmer to **HELP HIMSELF**

Many prospects automatically think in terms of how often they may collect in considering crop insurance. They are thinking in terms of how often a cooperative effort with others will reflect to their personal benefit. They are trying to guess what the future holds for them. You know that they can't do it. You know how many premiums it takes to pay each spot loss in your county. You know how much money would have to be available if each of your policyholders had a total loss. It's a staggering figure as your volume of participation mounts. You know that your business is a part of a tremendous liability for which funds must be available to pay the losses that occur.

### Ready to Pay

You know that the money to pay him a total loss has to be ready the first year that we protect his crop investment. You know that we could pay that amount to him that very first year. You know, too, that it is possible we could be paying him even if he is the best farmer in the county two years in a row. Chances are, of course, that his immediate experience won't be that bad. If the odds were on that side the premium rate would be much higher. However, the present rate will protect against that possible one-two punch if it should happen and, of course, it could.

### Transfers the Risk

You know that it's cheaper for him to join with others in carrying his risk of loss than to try to carry it himself. The whole history of the development of the huge insurance business that operates throughout the world today is eloquent testimony to this fact. He can say that "I could have carried it cheaper myself for the past twenty years" because





he is using hindsight's skirts to back him up, but he cannot say that for the next year or twenty years with any certainty because neither he nor any other farmer knows what the future holds in their fields any more than they do how long their hearts will keep pumping life blood through their bodies. Insurance transfers the risk from the individual to the insurance Corporation so that those among the many paying for protection against common risks who suffer losses are helped.

It's a wonderful way for farmers to help themselves while helping each other.

\* \* \* \* \*

## SERVICE SUMMARIZES SALESMANSHIP. . . . for those with VISION

We have the goods in crop insurance--an all-risk investment protection available in the county from no other source at a cost based strictly on what the best statistics show the risk to be.

Having the goods isn't enough. There must be enthusiastic agents taking them to the prospects.



## To Each His Own

You must know the story and the value of crop insurance. You must tell it sincerely. You can only do this if you believe sincerely in its value and are not inclined to place your judgment regarding rates and coverages against those who specialize in this work. You are neither a rate-maker nor a rain-maker. You are the Corporation's sales agent.

## Spotlight Your Ability

Before you can bring insurance service to your farmers efficiently and successfully from your standpoint and theirs, you must truly appreciate the service that you have for them -- the specified protection at the established rate. If you waste any time, thought, or speculation on what would be easier to sell, you are standing squarely in your "own light." Unless you step aside and take your own shadow off of what you are trying to do, you won't get more than a fraction of the

results that you should. Put the full spotlight of your sales ability on presenting the value of what you have to offer.

### Results from Effort

Protection and security are big words.... important facts in modern life. They have appeal. They represent something that people want and fear they may not have. They have been sold in tremendous volume. They can be sold in steadily increasing volume through crop insurance as the quality of service in presenting their value and potential importance by crop insurance agents improves. Results obtained directly reflect the quality of effort---the quality of service---put forth and, of course, the number of times that quality effort was repeated.

### Sell What You Have to Sell

You have a product about which you can be sincerely enthusiastic. It's the best there is. That's a fact. Keep that fact untarnished in your mind and in your presentation of crop insurance protection to your farmers. Don't let your prospects or yourself depart into the fictional field. Remember your objective is to get his crop protected with all-risk crop insurance. You're not out to explore through crystal balls or prognostication what "could be, might be, would be or should be" with your prospect. Your job is simpler and easier. You're there to sell crop insurance.... to get his application on the present model, just the way she stands.

### Important Service

You should (if you have your product and your part in it analyzed properly) feel deep down inside that you are rendering every farmer who signs an application at your invitation a service. You aren't just out to get his money. You are out to render him a very important service. When you begin to feel this way about selling crop insurance, you can't help getting a lot of business, and the mental sludge that was making crop insurance selling difficult for you will disappear.

### SELL YOURSELF

If you sell yourself an idea, your enthusiasm will aid you in selling your prospects the same idea whether it is a service, a procedure or any other tangible or intangible item.

It's an unfortunate fact that it doesn't take most prospects very long to sense whether the agent has sold himself. If they feel he hasn't they aren't likely to let him do a job on them that he hasn't done on himself ..... unless it just happens that they understand what he is saying better than he does.



IT'S UP TO YOU. . . . .

Increased earnings require more business.

More earnings for the agent mean more business for the Corporation.

More business means more service to farmers.

More business requires more sales of insurance protection to farmers guaranteeing them the return of a specified amount of their investment if crop disaster strikes.

Crop insurance agents sell farmers the idea and the value of making sure that they can't lose it all.

Good crop insurance agents discover early that the way to be sure of increased earnings is to keep sales ahead of cancellations. . . . . to keep from falling behind so that a big sales drive is necessary to pull them even. By keeping up with their cancellations so that the day after the deadline for cancellations they have more new business than the old business that has been lost through cancellations, they can use the period until the closing date for sales to build increased earnings for the next year.

Study of the progress of various agents reveals that those who don't progress in their earnings don't rest on a plateau for very long. They either go up or down. They are either succeeding or failing as representatives of the Corporation and service agents for farmers.

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## AFTER THOUGHT

The court is the same length for everyone

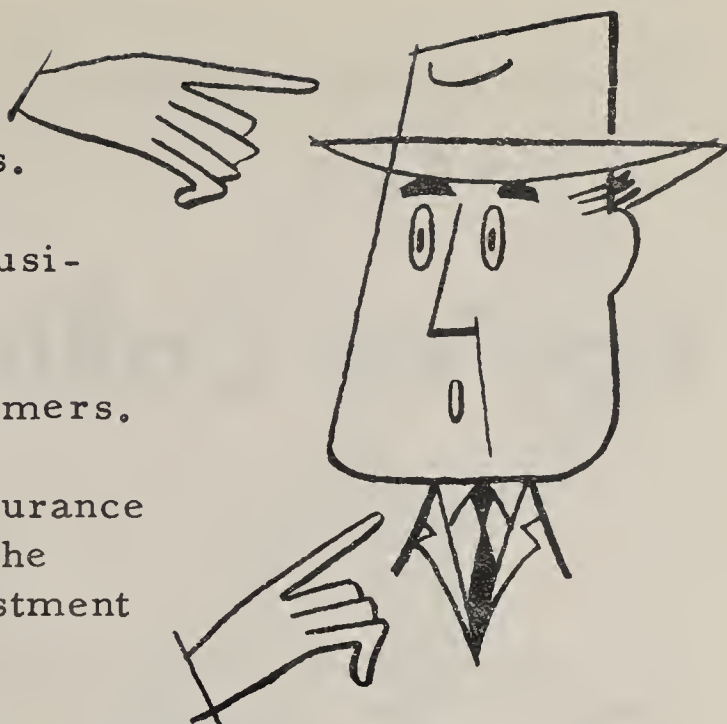
The basket is the same height

The pay-off is in performance

All your shots may not swish the net

But the one who continually practices improvement of his aim

Will wind up among the leading scorers.



# You're Calling the Plays...

.... and the play you call can mean the ball game. That's a pretty tough team you are up against. You have seen what they can do. They have a great record on offense.... don't think they have ever failed to score.

Take a look at what they have going for them. There is DROUTH, INSECTS and PLANT DISEASE .... everyone of them consistent performers. Then there is FROST.... a slow starter, but usually gets going about this time of the season. Of course, there is WIND and its great running mate who has received lots of notices this season.... HURRICANE.... you never know when one of these will break loose and blow the game wide open. Let's not forget FLOOD.... got off to a great start this year.

This team is mighty deep in reserves too.... EXCESSIVE RAIN, FIRE, HAIL.... just to mention a few. I sure don't envy the odds against you, Mister.

But this team can be beaten, and you are just the guy that can do it .... if you concentrate on defense. I can help you. You see, I am an agent for the best defensive aid anyone could have going for them....

## FEDERAL CROP INSURANCE

You can't beat this kind of protection. It will cover any member of that wrecking crew you have to face. Come on in and let's go over the record. If we can't keep them from scoring.... we can at least hold down the score.





UNITED STATES DEPARTMENT OF AGRICULTURE  
Federal Crop Insurance Corporation

# DON'T BE AN OSTRICH!

Dear Sir:

You are a farmer. We are in the business of insuring wheat crop investments of farmers like you and your neighbors against the many natural hazards beyond your control.



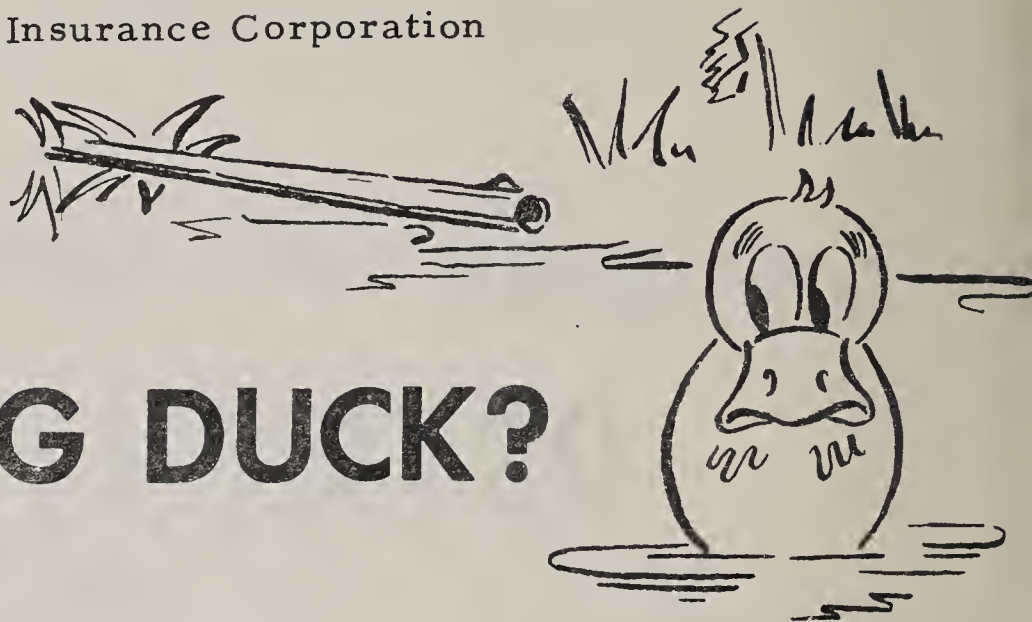
Good crops can distort good judgment. But the hazards are still there, and they will always be there. Like so many of us, until the danger actually hits home, you may tend to disregard the fact that it can happen to you.

The damage to crops over a large part of the country shows very clearly that we have no reason to be complacent about the future. The farmer who, like the ostrich, foolishly hides his head in the sand and thinks he is protected because he can't see any danger is still very much exposed to the dangers of crop failure that could happen on his farm this year or any year.

If you've got your head in the sand because fortune has smiled upon your harvests.... pull it out. Think about what could happen to your crop investment. Join the other farmers who have taken a different approach and are protecting themselves against loss of their high production costs. Apply for Federal All-Risk Crop Insurance while it is still available.

# Why Be

# A SITTING DUCK?



In a marsh full of hunters you would hardly come across a sitting duck. That duck is too well aware of the danger that surrounds him.

Yet with so many dangers surrounding a farmer there are many who are "sitting ducks" for crop failure.... Completely exposed and unprotected against the ever-present hazards of nature that cause crop disaster in every part of our country.

Year after year he complacently goes about his business of farming, brushing aside the fact that it could happen to him. This farmer is in real danger.... danger of not only losing his profit but his crop investment as well. When this happens he is very likely to have his "wings clipped" and may never get off the ground again. It has happened before and it can happen to you.... unless you remove yourself as an open target by insuring against the loss of your high production costs.

Nature plays no favorites and she has a bag of tricks.... one of which she uses as a decoy.... letting you have good harvests year after year until you become so certain that it won't happen to you and then .... BANG! .... it does happen.

When it does happen a Federal All-Risk Crop Insurance indemnity check would be a needed transfusion for your injured bank account.

Join with other farmers in this mutual protection against common risks and make sure that you are not a "SITTING DUCK."



Suggested Radio Script  
5 minutes

Announcer: We have with us today, a fellow who I am told is no stranger to most of you. You've seen him around at one time or another and some of you consider him a pretty important guy to have around. He is Mr. (last name) or (first name) as he is known to most folks in this section, and he is the Federal Crop Insurance representative in (County). Come right up here (name), and tell us just why Federal All-Risk Crop Insurance is important to the farmers of our area.

FCIC: Thanks (name), I feel it is important to the farmer because Federal Crop Insurance is for the farmer..... and for the farmer only.

Announcer: What do you mean, "for the farmer only"?

FCIC: I simply mean this is a type of insurance offered only to farmers by the Federal Crop Insurance Corporation.

Announcer: What makes this type of insurance so different? I thought you could get insurance anywhere and on just about anything if you had the money to pay for it.

FCIC: For a long time the farmer couldn't. That's where the Federal Crop Insurance Corporation comes in. You see, we insure against the natural causes of loss. Agriculture, one of the basic elements of our economy, has been without such protection. Insurance was available for the farmer's property, but not to cover the many risks on his stock in trade - his crops.

Announcer: I notice you said "natural causes." Just what does that include?

FCIC: Essentially all the natural production hazards, such as drought, flood, hail, wind, frost, winterkill, lightning, fire, excessive rain, snow, insects, plant diseases.....

Announcer: Hold on there (name), I get the idea. I can also see why this kind of insurance was not available to the farmers of our Nation. It seems kind of risky to me, insuring against such an unpredictable thing as Nature.

FCIC: Oh, it's risky all right. But the Federal Government feels the farmer is a pretty important guy in our economic structure and needs this kind of protection to add stability to his farming operations.

Announcer: Correct me if I am wrong (name), but am I to understand the farmer is protected against crop failure.... that he is assured of a profit on his crops regardless of what happens to that crop between the time he plants and the time he harvests?

FCIC: You will have to stand corrected (name). In the first place, Federal Crop Insurance protects money the farmer spends to make a crop. I don't know of any insurance that would guarantee expected profits. If his crops are damaged or completely destroyed, he gets the money back he spent to produce that crop through a crop insurance indemnity. Another thing, we do not cover losses due to neglect or poor farming methods.

Announcer: I see. What about the cost of this type of insurance. I assume a farmer must pay for this protection.

FCIC: Yes, he does..... just like he would pay for any type of insurance. The cost per acre varies in different areas due to the fact that some areas are higher risk than others, but the premiums are moderate for the protection he receives.

Announcer: The farmer certainly has a major investment in growing his crops these days..... I guess those indemnity checks would look pretty good if he went through a growing season with nothing to show for his efforts, plus the loss of his investment in those crops.

FCIC: Well (name), it would certainly help. Many farmers have to borrow to put this investment into a crop. Loss of that investment often means inability to repay the loan. Naturally, this doesn't help his credit, and also if that investment isn't protected it would leave him without funds for the next year.

Announcer: That's true (name), but I hope most of our farmers have a pretty good reserve to draw from.

FCIC: I do too. However, the fact that the money risked comes from his reserve does not reduce the value of crop insurance. It is good business to protect what you have as well as what you



have borrowed. In the event of successive crop failures reserves can dwindle fast. I'm sure you realize that the benefits of crop insurance extend beyond the farmer. Rural communities depend upon farm income for a living. If a farmer can pay his bills and has some money to spend, stability is added to the income of that community. This becomes a factor in national income. Any stabilizing factor such as crop insurance has some effect on the prosperity of the country as a whole.

Announcer: That is very interesting           (name)          . I noticed you mentioned loans. Aren't there also government grants, loans or other assistance to farmers in the case of crop catastrophies?

FCIC: Frequently emergency relief in various forms is provided. Crop insurance reduces the need for such relief. The Federal Crop Insurance Corporation doesn't offer a relief program. It offers insurance that enables the farmer to make provision in advance against such emergencies.... to join with others in paying premiums for protection so that those who suffer losses will not need "emergency relief" but will have used the modern business method to protect against catastrophes.

Announcer: I see, a case of "an ounce of prevention." Before time runs out I would like to ask one more question. If I were interested in crop insurance, how would I go about applying for a policy?

FCIC: Well           (name)          , if you were a farmer and a sales agent had not called on you.... you could apply at your county crop insurance office. In fact, you would be wise to take the initiative because the local agent doesn't have time to contact every farmer every year. If you sign an application, your policy goes into effect when your application for crop insurance is accepted.

Announcer: Sounds simple enough. I believe that is about all the time we have           (name)          . Thanks for taking time out to explain to us the advantages of Federal Crop Insurance. I am sure many farmers who don't already have this insurance will want to get in touch with you to find out more about this policy for farmers only.



## SPOT ANNOUNCEMENTS

Mr. \_\_\_\_\_ (Crop) Farmer....  
Will you have a good harvest in 1956? It would be nice to know that you will have a profitable year wouldn't it? But.... you don't know, do you? There are many months ahead and many risks to face before you will have that answer.

There is one answer you can have right now. The answer to the problem of how you can at least get back what you spend to produce your \_\_\_\_\_ crop, if in those many months ahead there is crop failure due to causes beyond your control. The answer is an All-Risk Crop Insurance policy. See your local Federal Crop Insurance agent now. His location in \_\_\_\_\_ (Name) County is \_\_\_\_\_ (Address) \_\_\_\_\_.

Just how modern are your farming practices? Are you modern enough to include an All-Risk Crop Insurance policy as a necessary part of your operations? Go all the way and file your application today. Don't risk loss of your crop investment from the unavoidable hazards of farming. Protect that investment the modern businesslike way. Get the details from your local Federal Crop Insurance agent while he can still accept your application. \_\_\_\_\_ (Agent) will welcome the opportunity to provide you this service.

\_\_\_\_\_ (Crop) Farmers! Why be a "Risk-Counter?" Count on Federal All-Risk Crop Insurance to protect your crop investment against the destructive forces of nature. Details about the policy, the coverage, and the cost can be obtained from your Federal Crop Insurance agent. See him today. He can help you now but he could be notified to stop accepting applications earlier than usual.

Mr. \_\_\_\_\_ Farmer.... On your home field, you are calling the plays. Farming is your game.... but many a team has been beaten on their home grounds. The risk you must face stack the odds against you, but a sure way to be a winner is to get into a huddle with your Federal All-Risk Crop Insurance agent. He knows the score

and can help you reach your goal. You can't lose if you call the right signal and your right signal is Federal Crop Insurance. Better hurry though - Crop Insurance sales sometimes close early.

Mr. (Crop) Farmer! Got just a few minutes? That's all it takes to apply for a Federal All-Risk Crop Insurance Policy. It could be the most valuable few minutes you ever spent. Valuable because it may save you many hours of trying to figure where the money is coming from for you to try again, if in the coming year crop failure strikes your farm. If this happens, the time you spend now to protect your crop investment is certainly time well spent. Take that few minutes and see your Federal Crop Insurance agent today. In (Name) County he is located at (Address).

Mr. (Crop) Farmer! Are you counting on that money you spend to produce your 1956 (Crop) crop to get safely back into your reserve? Are you counting on that reserve to keep you in the farming business? Better make sure you will have a reserve. If you aren't one of the many farmers who are making sure their (Crop) investment is protected if crop disaster strikes, make sure today! See (Agent's Name) right away and apply for Federal All-Risk Crop Insurance. A policy you can count on!

### DON'T GET IN A RUT

Sales isn't a routine job.

It is a constant challenge. The salesman lives by his wits and his energies. When he gets dull his sales go down and his income does the same.

### RECOGNIZE OPPORTUNITIES

It is said that many men fail to recognize opportunity because its favorite disguise is hard work. If you don't like such opportunities, don't stand in the way of progress until some one lifts you out of its path.

### BE ENTHUSIASTIC

If you aren't naturally enthusiastic, force yourself to act enthusiastic and you'll become that way. If you will make a resolve to double the amount of enthusiasm you have been putting into crop insurance sales work and into your life, you will very likely double your business, your service to others and your enjoyment of what you are doing. TO BE ENTHUSIASTIC, ACT ENTHUSIASTIC.









